PTO/SB/17 (10-08)

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	Effective on 12	/08/2004.				Complete			
	e Consolidated App			Application Nu	ımber	10/04	5,08	30	
FEE TRANSMITTAL				Filing Date		AUNA	JANUARY 15, 2002		
	For FY	2009		First Named In	nventor	RAYMO	ND A	A. JOAO	
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XX X pplicant cla	ims small entity s	Т		Art Unit 36		3687	687		
TOTAL AMOUNT	OF PAYMENT	(\$) 35.0	00	Attorney Dock	et No.	RJ470			
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2. EXCESS CL Fee Description						Es	e (5)	Şmall Entity Fee (\$)	
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3. APPLICATION SIZE FEE If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer									
listings under 37 CFR 1.52(e)), the application size fee due is \$270 (\$135 for small entity) for each additional 50									
sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). Total Sheets Extra Sheets Number of each additional 50 or fraction thereof Fee (\$) Fee Paid (\$)									
- 100 = /50 = (round up to a whole number) x =									
4. OTHER FEE(S) Paes Paid (\$)									
Non-English Specification, \$130 fee (no small entity discount) Other (e.g., late filing surcharge): BALANCE DUE FOR PAYMENT OF ISSUE FEE \$35.00									
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SUBMITTED BY		11							
Signature	Lam.	C/Sham		Registration No. (Attorney/Agent)	35,9	07	Telepho	ⁿ 914-969-2992	
Name (Print/Type)	REYMOND	TOAO				i i	Date A	3/1/09	

This collection of information is required by 37 CFR 1.138. The information is required to obtain or retain a benefit by the public which is to file (end by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 97 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the combleted application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

03/11/2009 17:10 FAX 914 969 2992

PTO/SB/47 (10-08)

Fees Paid (\$)

Under the Paperwork Reduction Act of 1985 no persons are required to re	U.S. Patent and Tre	Approved for use through 08/30/2010. OMB 0851-0032 ademark Office; U.S. DEPARTMENT OF COMMERCE Imation unless it displays a velid OMB control number			
Effective on 12/08/2004.	Complete if Known				
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).	Application Number	10/045,080			
FEE TRANSMITTAL	Filing Date	JANUARY 15, 2002			
For FY 2009	First Named Inventor	RAYMOND A. JOAO			
★pplicant claims small entity status. See 37 CFR 1.27	Examiner Name	A. RUDY 3687 RJ470			
	Art Unit				
OTAL AMOUNT OF PAYMENT (\$) 35.00	Attorney Docket No.				
METHOD OF PAYMENT (check all that apply)					
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For the above-identified deposit account, the Director is her	eby authorized to: (check	all that apply)			
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Charge any additional fee(s) or underpayments of fee(s) Credit any overpayments					

FEE CALCULATION

4. OTHER FEE(S)

1.	BASIC FILING, SEAR	CH, AND E	XAMINATION I	FEES				
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	Design	220	-110	100	50	140	70	
	Plant	220	110	330	165	170	85	****
	Reissue	330	165	540	270	650	325	•
	Provisional	220	110	0	0	0	0	·
	EXCESS CLAIM FEE	S	•					Small Entity
	Fee Description						Eee (\$)	Fee (\$)
	Each claim over 20 (in	cluding Re	issues)				52	26
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	Multiple dependent cla	ums					390	195
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	sheets or fraction the	reof. See 3	35 U.S.C. 41(a)(1)(G) and	37 CFR 1 14	ና (ቀ)		PMAIL INGUISIONES 30
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WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038,

SUBMITTED BY	1			
Signature	Fugn-1		Registration No. 35, 907	Telephone 914-969-2992
Name (Print/Type)	RAYMOND A.	JOAO		Date 3/1/09

Other (e.g., late filing surcharge): BALANCE DUE FOR PAYMENT OF ISSUE FEE \$35.00

Non-English Specification, \$130 fee (no small entity discount)

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officar, U.S. Patent and Trademark Office. U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patente, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need essistance in completing the form, call 1-800-PTO-9199 and select option 2.



RAYMOND A. JOAO, ESQ. 122 BELLEVUE PLACE YONKERS, NEW YORK 10703 (914) 969-2992

FAX COVER SHEET

To: The United States Patent and Trademark Office

From: Raymond A. Joao, Esq.

Date: March 11, 2009

Fax No.: 571-273-2885

No. Pages: 12 (including cover)

Re: ISSUE FEE TRANSMITTAL LETTER - U.S. Patent Application Serial No. 10/045,080

To Whom It May Concern:

Please find transmitted herewith an ISSUE FEE TRANSMITTAL LETTER, with accompanying documents, for filing in the above-identified application.

Respectfully Submitted,

Raymond M. Joao Reg. No. 35,907



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

: JANUARY 15, 2002 FILED

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION

HISTORY INFORMATION, ACCOUNT HISTORY

INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP 3687

FEBRUARY 24, 2009 ALLOWED

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

ISSUE FEE TRANSMITTAL LETTER

Sir:

Applicant submits herewith the following papers for entry in the above-identified application:

1. ISSUE FEE TRANSMITTAL FORM PTOL-85;

- 2. Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which balance due of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee due of \$755.00;
- 3. Fee Transmittal Sheet (in duplicate) for the payment of \$35.00 for payment of the balance due for the new Issue Fee of \$755.00;
- 4. Copy of Form PTOL-85, submitted by Applicant on . September 10, 2008 and received by the United States Patent and Trademark Office, evidencing the previous payment by Applicant of the Issue Fee of \$720.00 and the previous payment by Applicant of the Publication Fee of \$300; and
- 5. STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(q).

As noted above, Applicant submits herewith an ISSUE FEE TRANSMITTAL FORM PTOL-85 along with a Credit Card Payment Form for \$35.00 for payment of the balance due for the new Issue Fee of \$755.00, which \$35.00 is the difference between the previously paid Issue Fee of \$720.00, which was previously paid by Applicant on September 10, 2008, and the new Issue Fee due of \$755.00.

Applicant respectfully submits that Applicant paid the Issue Fee of \$720.00, in the above-identified application, on September 10, 2008. A copy of the Form PTOL-85, filed September 10, 2008, evidencing the U.S. Patent and Trademark Office's receipt of Applicant's payment of the Issue Fee of \$720.00 and Applicant's payment of the Publication Fee of

\$300.00, is submitted herewith. Applicant's previous payment of the Issue Fee of \$720.00 is also indicated on the Form PTOL-85 which accompanied the Notice Of Allowance And Fee(s) Due correspondence, mailed February 24, 2009, which form PTOL-85 is filed herewith. Applicant's payment of \$35.00 is the difference between the previously paid Issue Fee of \$720.00 and the new Issue Fee of \$755.00, and is, therefore, the balance due for the payment of the new Issue Fee of \$755.00.

Applicant respectfully requests that the previous Issue Fee payment of \$720.00, submitted by Applicant on September 10, 2008, and the payment of the \$35.00 balance due which is submitted herewith, be applied towards payment of the new Issue Fee of \$755.00 in the above-identified application.

A Fee Transmittal Sheet (in duplicate), for the payment of the \$35.00 balance due for the new Issue Fee of \$755.00, is also submitted herewith.

Applicant also submits herewith a STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g). Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the above-identified application.

Applicant respectfully requests that the aboveidentified papers and payment be entered into the aboveidentified application.

Respectfully Submitted,

Raymond A. Joao

Reg. No. 35,907

March 11, 2009

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992



I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on March 11, 2009.

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

: JANUARY 15, 2002 FILED

: APPARATUS AND METHOD FOR PROVIDING TRANSACTION FOR

HISTORY INFORMATION, ACCOUNT HISTORY

INFÖRMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

ALLOWED : FEBRUARY 24, 2009

CONFIRMATION NO.: 2925

Mail Stop ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. \$1.27(g)

Sir:

Applicant is a Small Entity and, therefore, Small Entity Status is entitled to be asserted for the aboveidentified application.

Respectfully Submitted,

Raymond A. Joao Reg. No. 35,907

March 11, 2009

Raymond A. Joao, Esq. 122 Bellevue Place Yonkers, New York 10703 (914) 969-2992